

Fill in this information to identify the case:

Debtor 1 CARMEN SOCORRO ROSADO CALDERON

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Puerto Rico

Case number 22-00283-EAG13

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

PLANET HOME LENDING, LLC, SERVICER FOR

Name of creditor: SAN CARLOS MORTGAGE LLC

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account:

3 7 9 1

Date of payment change:

Must be at least 21 days after date  
of this notice

11/01/2022

New total payment:

\$ 533.05

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 77.26

New escrow payment: \$ 83.31

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

CARMEN SOCORRO ROSADO CALDERON

First Name

Middle Name

Last Name

Case number (*if known*) 22-00283-EAG13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**Xs/SERGIO A. RAMIREZ DE ARELLANO**

Signature

Date 10/07/2022

Print: Sergio A. Ramírez de Arellano

First Name      Middle Name      Last Name

Title Attorney for creditor

Company SARLAW LLC

Address Banco Popular Center Suite 1022 209 Muñoz Rivera

Number      Street

San Juan      PR      00918  
City      State      ZIP Code

Contact phone 787-765-2988

Email sramirez@sarlaw.com



321 Research Pkwy, Ste 303  
Meriden, CT 06450

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

### ADDRESS SERVICE REQUESTED

CARMEN CALDERON  
4M-5 CALLE 5A  
VILLAS DEL REY 4  
CAGUAS PR 00727

Analysis Date: 08/19/22

Loan Number: 3791

Borrower Name: CARMEN CALDERON

Customer Service: 866-882-8187  
Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time

Visit Our Website at: [www.planethomelending.com](http://www.planethomelending.com)  
Email: cs@myloansupport.com

Planet Home Lending, LLC ("Planet") has reviewed your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay items such as property taxes, mortgage insurance and homeowner's insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

### 1. What is the amount of my new monthly payment starting November 01, 2022?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$449.74	\$449.74	\$0.00
Escrow	77.75	77.75	0.00
Shortage/Surplus	-0.49	5.56	6.05
<b>Total Monthly Payment</b>	<b>\$527.00 *</b>	<b>\$533.05</b>	<b>\$6.05</b>

• **Note:** If you currently use a bill pay service to make your monthly payments, please update the amount scheduled for submission in November to reflect the new payment listed above. If you are currently set up on automatic payments with Planet, your November payment will automatically be adjusted to include the above escrow amount(s).

• *If you have an adjustable rate mortgage the New Payment Amount may not reflect any pending changes to the Principal and Interest portion of your payment.*

\* For customers in a Chapter 11 or 13 bankruptcy, this amount may not reflect payments made to the trustee. Please contact your attorney or Trustee if you have any questions.

### 2. What are the most common reasons that my escrow payment may change from year to year?

- A. **Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance, and homeowner's insurance premiums. The information below compares the amounts Planet expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
FLOOD INSURA	\$635.00	\$635.00	\$0.00
HOMEOWNERS	\$298.00	\$298.00	\$0.00
<b>Total Annual Escrow Payments</b>	<b>\$933.00</b>	<b>\$933.00</b>	<b>\$0.00</b>
<b>Monthly Escrow Payments</b>	<b>\$77.75</b>	<b>\$77.75</b>	<b>\$0.00</b>

- B. **Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$155.50 in September. This means you will have a shortage of \$66.72 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
\$88.78	minus \$155.50	equals (\$66.72)

Please write your loan number on your check and mail this portion with your payment.

### ESCROW SHORTAGE COUPON

Loan Number: 3791

Name: CARMEN CALDERON

Shortage Amount: \$66.72

The total shortage has been divided over 12 months and \$5.56 will automatically be added to your monthly payment beginning November 01, 2022. Your new payment amount including the shortage will be \$533.05.

Once your shortage is satisfied, your new monthly payment will be \$527.49 as long as a new analysis has not been completed.



321 Research Pkwy, Ste 303  
Meriden CT 06450

Amount Enclosed \$ \_\_\_\_\_

### COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (\*) indicates a difference from a previous estimate in either the date or the amount. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. If you want a further explanation please call our toll-free number.

**Unless limited by state law, Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.**

Please keep this statement for comparison with the actual activity in your escrow account at the end of the escrow accounting computation year.

**TABLE 1 - ACCOUNT PROJECTIONS**

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Required Balance	Projected Balance
<b>Beginning Balance</b>					
November	77.75	0.00		311.00	244.28
December	77.75	0.00		388.75	322.03
January	77.75	0.00		466.50	399.78
February	77.75	0.00		544.25	477.53
March	77.75	0.00		622.00	555.28
April	77.75	0.00		699.75	633.03
May	77.75	0.00		777.50	710.78
June	77.75	0.00		855.25	788.53
July	77.75	0.00		933.00	866.28
August	77.75	0.00		1,010.75	944.03
September	77.75	298.00	HOMEOWNERS	790.50	723.78 **
September	0.00	635.00	FLOOD INSURA	155.50	88.78 **
October	77.75	0.00		233.25	166.53

\*\*Low Balance used to determine escrow overage or shortage.

**TABLE 2 - ESCROW ACTIVITY HISTORY**

Month	Payments to Escrow Account		Payments from Escrow Account		Description	Escrow Account Balance
	Projected	Actual	Projected	Actual		
August	77.75	703.24 E	0.00	0.00 E		929.21
September	77.75	85.16 E	298.00	298.00 E	HOMEOWNERS	716.37
September	0.00	0.00 E	635.00	635.00 E	FLOOD INSURA	81.37
October	77.75	85.16 E	0.00	0.00 E		166.53
<b>Totals</b>	<b>\$233.25</b>	<b>\$873.56</b>	<b>\$933.00</b>	<b>\$933.00</b>		<b>\$225.97</b>

**New York Residents:** Planet is obligated to make all payments for taxes for which the real property tax escrow account is maintained and if any such payments are not timely, Planet is responsible for making such payments including any penalties and interest; You are obligated to pay one-twelfth of the taxes each month to Planet which will be deposited into the real property tax escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required; Planet must deposit the escrow payments made by you in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency; and Planet cannot impose any fees relating to the maintenance of the real property tax escrow account.

**NEW YORK RESIDENTS:** Please be advised that Planet Home Lending, LLC ("Planet") is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Planet with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Nevada Residents:** You may specify the disposition of any excess money within 20 days after you receive this statement.

**Oregon Residents Only:** The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-882-8187 or [www.planethomelending.com](http://www.planethomelending.com). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

**ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** This communication is being sent for compliance and/or informational purposes only, and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the US Bankruptcy Code. Planet Home Lending, LLC retains its rights under its security instrument, including the right to foreclose its lien.

**Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending, LLC is a debt collector attempting to collect a debt and any information obtained may be used for that purpose.**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

In re:

**CARMEN SOCORRO ROSADO  
CALDERON**

**Debtor**

**CASE NO. 22-00283 (EAG)**

**Chapter 13**

**CERTIFICATE OF SERVICE**

TO THE HONORABLE COURT:

WE HEREBY CERTIFY that a copy of the *Notice of Payment Change* was electronically filed by Movant using the CM/ECF System, which will send a notification to Standing Chapter 13 Trustee and to the debtor's attorney. In addition, a copy of the *Notice of Payment Change* was sent by Movant to the debtor at the address of record.

In San Juan, Puerto Rico on the 7<sup>th</sup> day of October 2022.

SARLAW LLC  
Attorneys for Planet Home Lending, LLC  
Suite 1022, Banco Popular Center  
209 Muñoz Rivera Avenue  
San Juan, Puerto Rico 00918-1009  
Tel.: (787) 765-2988  
Fax No. (787) 765-2973  
[sramirez@sarlaw.com](mailto:sramirez@sarlaw.com)

*/S/ Sergio A. Ramirez de Arellano*  
USDC PR 126804